

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BRIDGES et al.

Application No.: 09/724,075

Filing Date: 11/28/2000

For: DYNAMIC REALLOCATION  
HEDGE ACCOUNTING

) Confirmation No.: 6810

) Group Art Unit: 3692

) Examiner: Clement B. Graham

) **AMENDMENT and RESPONSE** to April  
) 9, 2007 Non-Final Office Action

) Docket No.: G08.155

) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
) 50 Locust Avenue  
) New Canaan, CT 06840

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Mail Stop Amendment (via EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed April 9, 2007, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.